

# **Exhibit B**

# **Administrative Information For Summary Plan Descriptions**

*The Coca-Cola Company*

**Effective January 1, 2005**



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## Introduction

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This document contains legal and administrative information about the plans subject to the Employee Retirement Income Security Act of 1974 (ERISA), as amended, which are described in the various Summary Plan Descriptions. All of the plans described in the summaries, other than the following, are subject to ERISA:

- Short Term Disability Plan
- Adoption Assistance Program
- Matching Gifts Program
- Tuition Aid Program
- Vacation
- Service Recognition Awards Program
- Dependent Care Reimbursement Account

The information provided in this document can be helpful if you want to know:

- how to contact the plan administrator or plan trustee;
- how to contact claims services providers or insurance carriers that administer specific plans; or
- your rights under ERISA.

This document is intended for use by and applies only to employees of the Company or a participating affiliate. An individual will be treated as an “employee” for purposes of this document only if he or she is actually classified as an employee by the Company or a participating affiliate on its payroll, personnel and benefits system, and is paid for services rendered through the Company’s or participating affiliate’s payroll system, as distinguished from its accounts payable department. No other individual will be treated as an employee for purposes of this document.

You may not be covered by all the plans described in this document. If you have any questions, refer to the eligibility section in each of the plan summaries or contact The Coca-Cola Company Benefits Service Center at (800) 676-9677 or (404) 676-9677 if in Atlanta or outside the U.S.

## Administrative Information

***General administrative information for the Company's benefit plans can be found here.***

### **Plan sponsor and administrator**

All benefit plans and programs described in this document are sponsored by The Coca-Cola Company.

### **Plan administrator**

The plan administrators of the various plans and programs described in the summaries and covered by ERISA are as follows:

<b>Plan</b>	<b>Plan Administrator</b>
Caribbean Refrescos, Inc. Thrift Plan	The Thrift Plan Committee of Caribbean Refrescos, Inc.
Employee Retirement Plan of The Coca-Cola Company	The Coca-Cola Company Benefits Committee
The Coca-Cola Company Health and Welfare Benefits Plan	The Coca-Cola Company Benefits Committee
The Coca-Cola Company Health and Welfare Benefits Plan for Retirees	The Coca-Cola Company Benefits Committee
The Coca-Cola Company Represented Employees' Retirement Plan	The Coca-Cola Company Benefits Committee
The Coca-Cola Company Severance Pay Plan	The Coca-Cola Company Severance Benefits Committee
The Coca-Cola Company Severance Pay Plan for Manufacturing and Warehouse Employees	The Coca-Cola Company Severance Benefits Committee
Long Term Disability Income Plan of The Coca-Cola Company	The Coca-Cola Company Benefits Committee
The Coca-Cola Company Thrift & Investment Plan	The Coca-Cola Company Benefits Committee
The Coca-Cola Company 401(k) Plan for Union Employees	The Coca-Cola Company Benefits Committee

### **Plan administrator (continued)**

Communications with the plan or program administrators of all of the plans and programs should be made as follows (with the exception of Caribbean Refrescos, Inc. Thrift Plan):

Director, Global Employee Benefits and Programs  
The Coca-Cola Company  
P.O. Box 1734  
Atlanta, Georgia 30301  
(404) 676-7587

Communications with the plan administrator of the Caribbean Refrescos, Inc. Thrift Plan should be made as follows:

Caribbean Refrescos, Inc.  
P. O. Box 11999  
Cidra, PR 00739  
Attention: Human Resources Unit  
(787) 739-8452

The plan administrators and their designated agents shall have the exclusive right and discretion to interpret the terms and conditions of the plans and programs and to decide all matters arising with respect to the plans' and programs' administration and operation (including factual issues). Any interpretations or decisions so made shall be conclusive and binding on all persons, subject to the claims procedures set forth in each respective coverage document and summary.

### **Covered employees**

This document contains descriptions of benefits available to employees of The Coca-Cola Company and participating affiliates. A list of participating affiliates and the plans that they have adopted is available upon request from the Director, Global Employee Benefits and Programs. Your eligibility for these benefits is based on the specific requirements of each plan.

For administrative reasons, there are different health and dental plan summaries for international service employees and employees of Caribbean Refrescos, Inc. and Refreshment Product Services, Inc.

### **Plan year**

Records for all benefit plans are kept on a plan year basis. The plan year is the same as the calendar year.

**Plan identification**

The Employer Identification Number for all plans, with the exception of the Caribbean Refrescos, Inc. Thrift Plan, is 58-0628465. The Employer Identification Number for the Caribbean Refrescos, Inc. Thrift Plan is 66-0276572. The official plan names and plan numbers are as follows:

<b>Plan Name</b>	<b>Number</b>	<b>Type Of Plan</b>
Caribbean Refrescos, Inc. Thrift Plan	001	Defined Contribution Plan
Employee Retirement Plan of The Coca-Cola Company	001	Defined Benefit Plan
Long Term Disability Income Plan of The Coca-Cola Company	512	Welfare Plan
The Coca-Cola Company Severance Pay Plan	559	Welfare Plan
The Coca-Cola Company Severance Pay Plan for Manufacturing and Warehouse Employees	569	Welfare Plan
The Coca-Cola Company Health and Welfare Benefits Plan	516	Welfare Plan
The Coca-Cola Company Health and Welfare Benefits Plan for Retirees	531	Welfare Plan
The Coca-Cola Company Thrift & Investment Plan	002	Defined Contribution Plan
The Coca-Cola Company Represented Employees' Retirement Plan	014	Defined Benefit Plan
The Coca-Cola Company 401(k) Plan for Union Employees	015	Defined Contribution Plan



**Type of plan administration**

As explained in the individual Summary Plan Descriptions, some of the plans are administered through insurance companies or other providers for an administrative fee, with benefits paid by the Company from its general assets. These plans and their administrative services providers are listed here:

<b>Plan</b>	<b>Administrative Services Provider</b>
Dental benefits under The Coca-Cola Company Health and Welfare Benefits Plan and The Coca-Cola Company Health and Welfare Benefits Plan for Retirees	Aetna 11675 Great Oaks Way Alpharetta, GA 30022  Connecticut General Life Insurance Company (CIGNA) 900 Cottage Grove Road Hartford, CT 06152
Dependent care and health care reimbursement accounts under The Coca-Cola Company Health and Welfare Benefits Plan	Sykes Health Plan Services, Inc. (SHPS) FSA Processing Center P.O. Box 34700 Louisville, KY 40232-4700
Medical benefits under The Coca-Cola Company Health and Welfare Benefits Plan and The Coca-Cola Company Health and Welfare Benefits Plan for Retirees	UnitedHealthcare Insurance Company 450 Columbus Boulevard Hartford, CT 06103  Connecticut General Life Insurance Company (CIGNA) 900 Cottage Grove Road Hartford, CT 06152
Long Term Disability Income Plan of The Coca-Cola Company (for disabilities arising prior to January 1, 2003)	Liberty Life Assurance Company of Boston 175 Berkeley Street Boston, MA 02116
Employee assistance program (EAP) under The Coca-Cola Company Health and Welfare Benefits Plan and The Coca-Cola Company Health and Welfare Benefits Plan for Retirees	Magellan Health Services (MHS) 2200 Century Parkway, Suite 150 Atlanta, GA 30345

Some plans are insured and administered through insurance companies. They're listed here:

<b>Plan</b>	<b>Insurance Carrier</b>
Accidental death and dismemberment insurance under The Coca-Cola Company Health and Welfare Benefits Plan and The Coca-Cola Company Health and Welfare Benefits Plan for Retirees	AIG Life Insurance Company 12th & Market Streets P.O. Box 667 Wilmington, DE 19899
Business travel accident insurance under The Coca-Cola Company Health and Welfare Benefits Plan	AIG Life Insurance Company 12th & Market Streets P.O. Box 667 Wilmington, DE 19899

<b>Plan</b>	<b>Insurance Carrier</b>
Group life insurance under The Coca-Cola Company Health and Welfare Benefits Plan and The Coca-Cola Company Health and Welfare Benefits Plan for Retirees	Life Insurance Company of North America 1601 Chestnut Street Philadelphia, PA 19192-2235
Dependent life insurance under The Coca-Cola Company Health and Welfare Benefits Plan	Life Insurance Company of North America 1601 Chestnut Street Philadelphia, PA 19192-2235
Long term disability insurance benefits under The Coca-Cola Company Health and Welfare Benefits Plan (for disabilities arising on or after January 1, 2003)	Liberty Life Assurance Company of Boston 175 Berkeley Street Boston, MA 02116

### **Health Maintenance Organizations (HMOs)**

Depending upon your location, medical benefits may be provided by HMOs. You may contact the HMO or The Coca-Cola Company Benefits Service Center for information regarding HMOs in your area, including:

- provisions for eligibility
- benefits provided, and
- claims review procedures

The HMOs will provide you with the applicable summary plan description for their program.

### **Plan trustees**

Assets of the Employee Retirement Plan, Represented Employees' Retirement Plan, Thrift & Investment Plan, 401(k) Plan for Union Employees, Caribbean Refrescos, Inc. Thrift Plan, and Long Term Disability Income Plan are held in trust funds. The trustees of these funds are:

<b>Plan</b>	<b>Trustee</b>
Caribbean Refrescos, Inc. Thrift Plan	Banco Santander 221 Ponce de Leon Avenue Hato Rey, PR 00917
The Coca-Cola Company Thrift & Investment Plan	Merrill Lynch Trust Company FSB 1400 Merrill Lynch Drive Pennington, NJ 08534
The Coca-Cola Company 401(k) Plan for Union Employees	Merrill Lynch Trust Company FSB 1400 Merrill Lynch Drive Pennington, NJ 08534
Employee Retirement Plan of The Coca-Cola Company	The Northern Trust Company 50 South LaSalle Street Chicago, IL 60675

Plan	Trustee
Long Term Disability Income Plan of The Coca-Cola Company (for disabilities arising prior to January 1, 2003)	The Northern Trust Company 50 South LaSalle Street Chicago, IL 60675
The Coca-Cola Company Represented Employees' Retirement Plan	The Northern Trust Company 50 South LaSalle Street Chicago, IL 60675

The Employee Retirement Plan, Represented Employees' Retirement Plan, Thrift & Investment Plan, 401(k) Plan for Union Employees, Caribbean Refrescos, Inc. Thrift Plan, and Long Term Disability Income Plan have one or more outside investment managers who are paid to direct the investment of all or a portion of the respective trust funds. If you would like a list of investment managers, please contact the plan administrator.

### Agent for service of legal process

The agent for service of legal process for each plan or program is:

The Coca-Cola Company  
c/o CT Corporation System  
1201 Peachtree Street NE, Suite 1240  
Atlanta, GA 30361

Alternatively, legal process may be served on a plan trustee or the plan administrator.

### Plan funding

#### The Coca-Cola Company Health and Welfare Benefits Plan and The Coca-Cola Company Health and Welfare Benefits Plan for Retirees—

- **medical and dental benefits** are self-funded, except for benefits provided by HMOs. Contributions are made to the plan by the Company and employees. The required amounts are determined from time to time by the Company in conjunction with actuarial recommendations. Claims are paid directly from the Company's general assets with UnitedHealthcare, Aetna, CIGNA, or Magellan providing claims administration services.
- **group life and dependent life insurance benefits** are funded through group insurance contracts with Life Insurance Company of North America, which also reviews and pays claims.
- **accidental death and dismemberment insurance benefits** are funded through an insurance contract with AIG Life Insurance Company, which also reviews and pays claims.

- **long term disability insurance benefits** (for disabilities arising on or after 1/1/03) are funded through an insurance contract with Liberty Life Assurance Company of Boston, which also reviews and pays all claims. The prior Long Term Disability Income Plan (pre-2003) is funded through a trust to which the Company contributes. Administrative services are provided by Liberty Life Assurance Company of Boston.
- **business travel accident insurance benefits** are funded through an insurance contract with the AIG Life Insurance Company, which also reviews and pays claims.
- **employee assistance program and survivor's benefit program** are funded entirely through the Company's general assets.

**The Severance Pay Plan** is funded entirely through the Company's general assets.

**The Severance Pay Plan for Manufacturing and Warehouse Employees** is funded entirely through the Company's general assets.

**The Employee Retirement Plan** is funded through Company contributions to a Master Trust fund. The amount of contributions is actuarially determined.

**The Represented Employees' Retirement Plan** is funded through Company contributions to a Master Trust fund. The amount of contributions is actuarially determined.

**The Caribbean Refrescos, Inc. Thrift Plan** is funded through a combination of contributions made by Caribbean Refrescos, Inc. and employee contributions to a trust fund.

**The Thrift & Investment Plan** is funded through a combination of contributions made by The Coca-Cola Company and employee contributions to a trust fund.

**The 401(k) Plan for Union Employees** is funded through employee contributions to a trust fund.

The assets of the Employee Retirement Plan, Represented Employees' Retirement Plan, Thrift & Investment Plan, 401(k) Plan for Union Employees, Caribbean Refrescos, Inc. Thrift Plan, and Long Term Disability Income Plan are managed by the plans' trustees and are used for the exclusive benefit of plan participants, as provided in the plans and trust agreements.

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## Claims Review

## Fiduciary

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***If your claim for benefits under an ERISA plan is denied for any reason, you're entitled to a full review.***

When you are eligible to receive benefits, the appropriate claim form is available from the plan administrator, The Coca-Cola Company Benefits Service Center, or the Company intranet site. More information about applying for benefits is included in each Summary Plan Description.

The following chart describes, for each ERISA plan, the plan administrator or other fiduciary responsible for making claims determinations and handling the claims review process.

<b>Benefits under The Coca-Cola Company Health and Welfare Benefits Plan and The Coca-Cola Company Health and Welfare Benefits Plan for Retirees</b>	<b>Claims Review Fiduciary</b>
<ul style="list-style-type: none"> <li>• medical benefits</li> </ul>	The applicable administrative services provider (UnitedHealthcare, CIGNA) or HMO
<ul style="list-style-type: none"> <li>• dental benefits</li> </ul>	The applicable administrative services provider (Aetna or CIGNA)
<ul style="list-style-type: none"> <li>• group life insurance</li> <li>• dependent life insurance</li> </ul>	The insurance carrier (Life Insurance Company of North America)
<ul style="list-style-type: none"> <li>• accidental death and dismemberment insurance</li> <li>• business travel accident insurance</li> </ul>	The insurance carrier (AIG Life Insurance Company)
<ul style="list-style-type: none"> <li>• long term disability insurance (disabilities arising on or after 1/1/03)</li> </ul>	The insurance carrier (Liberty Life Assurance Company of Boston)
<ul style="list-style-type: none"> <li>• employee assistance program</li> <li>• dependent care and health care reimbursement accounts</li> <li>• survivor's benefit program</li> </ul>	The Coca-Cola Company Benefits Committee

Plan	Claims Review Fiduciary
<ul style="list-style-type: none"> <li>• The Coca-Cola Company Severance Pay Plan</li> <li>• The Coca-Cola Company Severance Pay Plan for Manufacturing and Warehouse Employees</li> <li>• Long-Term Disability Income Plan of The Coca-Cola Company (for disabilities prior to January 1, 2003)</li> </ul>	The Coca-Cola Company Benefits Committee
<ul style="list-style-type: none"> <li>• The Coca-Cola Company Thrift &amp; Investment Plan</li> <li>• The Coca-Cola Company 401(k) Plan for Union Employees</li> <li>• Employee Retirement Plan of The Coca-Cola Company</li> <li>• The Coca-Cola Company Represented Employees' Retirement Plan</li> </ul>	The Coca-Cola Company Benefits Committee
<ul style="list-style-type: none"> <li>• Caribbean Refrescos, Inc. Thrift Plan</li> </ul>	The Thrift Plan Committee of Caribbean Refrescos, Inc.

The named claims review fiduciary (or its official delegate) has sole authority to review and make determinations on all claims for benefits and all decisions of the named claims review fiduciary will be final and binding on all affected parties.

Unless otherwise provided in an insurance policy, a participant shall be entitled to reimbursement or payment of a benefit only if he (or his estate) applies for such reimbursement or payment on or before the date which is one year following the date the claim with respect to such benefit was incurred. In the case of reimbursement or payment for services rendered, the date the benefit was incurred is the date services were rendered, not the date the expense was paid.

Any suit for benefits must be brought within one year after the date the plan administrator (or his designee) has made a final denial of the claim. Notwithstanding any other provision herein, any suit for benefits must be brought within two years after the date the service or treatment was rendered or after the claim arose, whichever is applicable. No law suit may be filed until the participant has exhausted all administrative remedies set forth in the applicable summary plan description.

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## **Your Rights Under ERISA**

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***The Employee Retirement Income Security Act of 1974 (ERISA), as amended, spells out some rights and responsibilities relating to benefit plans.***

As a participant in the Company's ERISA benefit plans, you're entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA), as amended. Included are the right to receive certain plan information and the right to file a lawsuit if you believe your rights have been violated.

Here is a listing of your rights under ERISA:

- You may examine, without charge, at the plan administrator's office and at other specified locations, all documents governing the plan, including insurance contracts and collective bargaining agreements, and a copy of the latest annual report (Form 5500 Series) filed by the Plan with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefits Security Administration.
- You may obtain, upon written request to the plan administrator, copies of documents governing the operation of the plan including insurance contracts and collective bargaining agreements, and copies of the latest annual report (Form 5500 Series) and updated summary plan description ("SPD"). The administrator may make a reasonable charge for copies.
- You will receive a summary of the plans' annual financial reports. The plan administrator is required by law to furnish each participant with a copy of this summary annual report.
- You have the right to ask for and receive an annual statement of your retirement plan benefit. This statement will tell you whether or not you have the right to receive a benefit at normal retirement age. If you do have the right to a benefit, the statement must tell you what your benefit would be at age 65 if you stop working under the plan now. If you don't have a right to a benefit, the statement will tell you how many more years you must work to earn the right. The statement must be requested in writing and is not required to be given more than once every twelve (12) months. The statement will be given to you free of charge.
- You have the right to continue health care coverage for yourself, spouse or covered dependents if there is a loss of coverage under the Health and Welfare Benefits Plan as a result of a qualifying event. You or your dependents may have to pay for such coverage. Review the SPD and plan document for the rules governing your COBRA continuation coverage rights. You may also call the COBRA administrator identified in this booklet.
- You have the right to reduction or elimination of exclusionary periods of coverage for preexisting conditions under your group health plan, if you have creditable coverage from another plan. You should be provided a certificate of creditable coverage, free of charge, from your group health plan or health insurance issuer when you lose coverage under the plan, when you become entitled to elect COBRA continuation coverage, when your COBRA continuation coverage ceases, if you request it before losing coverage, or if you request it up to 24 months after losing coverage. Without evidence of creditable coverage, you may be subject to a preexisting condition exclusion for 12 months (18 months for late enrollees) after your enrollment date in your coverage.

Besides creating rights for plan participants, ERISA also spells out certain duties for people who are responsible for operating the plans. These people are called "fiduciaries." The fiduciaries of a plan have a duty to operate the plan prudently and in the interest of plan participants and beneficiaries.

No one, including your employer, your union, or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a benefit or exercising your ERISA rights.

If your claim for a benefit under an ERISA plan is denied or ignored, in whole or in part, you have the right to know why this was done, to obtain copies of documents relating to the decision without charge, and to append any denial, all within certain time schedules.

There are steps you can take to enforce your ERISA rights. For example:

- If you request materials from a plan and don't receive them within 30 days, you may file suit in a federal court. In such a case, the court may require the plan administrator to provide the materials and pay you up to \$110 a day until you receive the materials -- unless the materials were not sent because of reasons beyond the control of the administrator.
- If your claim for benefits is denied or ignored, in whole or in part, you may file suit in a state or Federal court after you have exhausted your administrative remedies described in the SPDs (as applicable).
- If you disagree with the plan's decision or lack thereof concerning the qualified status of a domestic relations order or a medical child support order, you may file suit in Federal court.
- If the fiduciaries misuse a plan's money or if you're discriminated against for asserting your ERISA rights, you may seek help from the U.S. Department of Labor or file suit in a Federal court.

If you file a suit, the court will decide who should pay court costs and legal fees. If you win your suit, the court may order the person you have sued to pay the costs and fees. If you lose your suit, the court may order you to pay the costs and fees, for example, if the court decides your suit was frivolous.

If you have any questions about this statement or about your rights under ERISA, or if you need assistance in obtaining plan documents, you should contact the nearest office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in your telephone directory or the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.



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## **Continuing Coverage COBRA**

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As part of the Consolidated Omnibus Budget Reconciliation Act of 1986 (COBRA), employees and/or dependents who lose certain coverages as a result of certain circumstances may continue coverage at their or their dependent's own expense. These circumstances are explained in the Summary Plan Description for each benefit for which continued coverage under COBRA is permitted.

The Company has contracted with a third-party administrator to administer all aspects of COBRA. The third-party's name, address and telephone number are as follows:

Hewitt Associates LLC  
P.O. Box 95135  
Chicago, IL 60694-5135  
(866) 255-1075